



OFFICE OF THE HEALTHCARE ADVOCATE

We're In Your Corner *A Message from your Healthcare Advocate*



Welcome!

The Connecticut Office of Healthcare Advocate works incredibly hard for our client families throughout the year. We help them navigate, challenge and win complicated healthcare insurance cases among many other advocacy and educational efforts.

Once a year, we publish an annual report on all our efforts. I am happy to share that OHA continues to make gains on behalf of our citizens. We made every effort to provide quality advice and representation to Connecticut individuals and families facing difficulties choosing or enrolling in health insurance or facing health insurance denials. The OHA staff, including nurses, paralegals, attorneys, consumer information representatives and other professionals, fielded 2,215 calls or complaints, and achieved consumer savings of over \$5.3 million for the residents of Connecticut, bringing the total consumer savings that OHA has achieved since its inception in 2005 to over \$117 million. [You can read the OHA Annual Report here.](#)

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Despite COVID-19 restrictions and issues, we are further expanding our outreach and education efforts for 2021, with several initiatives planned or under way. We will be ramping up more online group presentations and discussions and using our resources to contact various networks to make sure we are helping as many people as possible. As the pandemic recedes in the coming months, and more residents pursue medical care and procedures, we expect the demand for our services to increase.

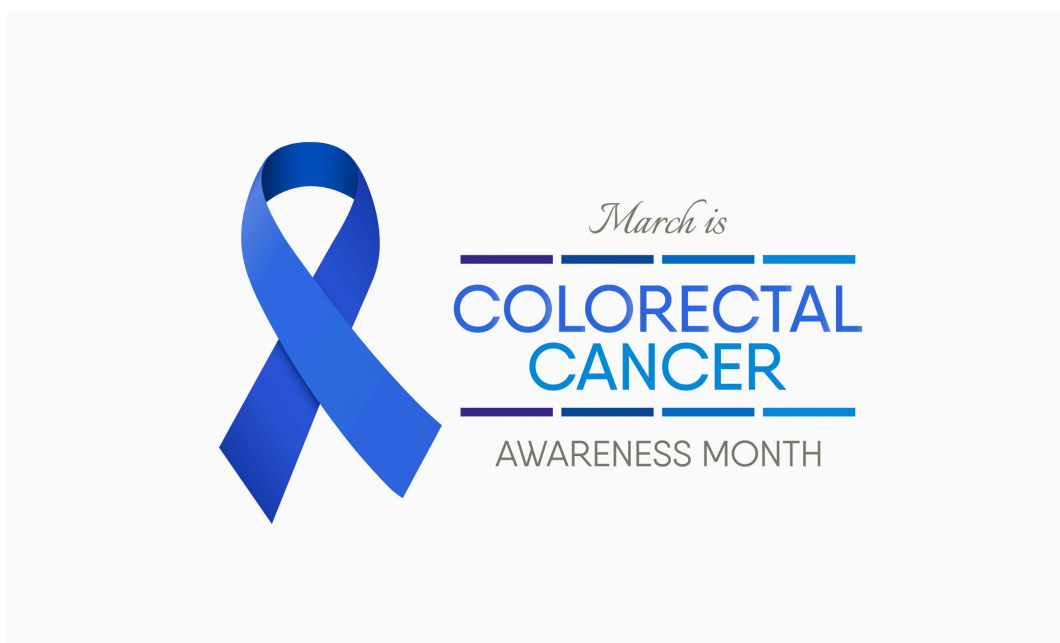
You can count on us to be in your corner.

Ted Doolittle

Healthcare Advocate, State of Connecticut



RECENT NEWS



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Colorectal Cancer Awareness - There is always good news and heartbreak when we talk about cancer. What's positive is that the death rate from various cancers are on the decline but the heartbreak is that there are still more than 600,000 people who will die this year from cancer. Death rates are higher for some cancers and in some racial/ethnic minority groups. These disparities are often linked to social determinants of health, including education, economic status, and access to health care according to the Office of Health and Human Services.

Never before have we been better equipped and able to identify and achieve early detection than right now. There is extensive evidence based intervention and screenings for lung, breast, cervical and colorectal cancers that can help save lives and reduce cancer deaths. These screenings are covered by your health insurance policies here in Connecticut. Other effective prevention strategies include programs that increase HPV vaccine use, prevent tobacco use and promote quitting, and promote healthy eating and physical activity.

March is colorectal cancer awareness month. You can help save a life if you pass this on and don't let yourself or your loved ones go without well visit screenings. [Find out more about colorectal cancer here.](#)





Public Option

If you work for a non-profit or small business, you need to follow the public option healthcare insurance legislation under discussion in the capital. As you are likely aware, the OHA is keenly concerned about rising healthcare costs, escalating premiums and lack of access to medical care. There are two competing plans under consideration that attempts to limit drug price increases, increase the subsidies to buy insurance on the exchange and/or use the state's buying power to create better policy pricing for non-profit and small businesses. [This article is a good overview of the discussion and the key points of each proposal.](#)





OHA: We're in YOUR Corner

KD reached out to OHA reporting although his first ever colonoscopy was coded as preventative, the anesthesiologist at his colonoscopy coded claims as diagnostic. This resulted in KD incurring a \$708 medical bill they were not expecting. KD's account was placed into collections. OHA outreached the provider, the out of state insurance carrier, and the collections agency multiple times. The case was reviewed by the carrier's claims department and claims were adjusted to be preventative. OHA requested written documentation of this outcome and when it was received it was shared with KD. The provider was paid in full by the carrier which left KD with a \$0 balance, resulting in a consumer savings of **\$708.00**.

A consumer contacted OHA regarding a billing issue for a colonoscopy test. Insurance company refused to pay hospital, doctor and anesthesiologist bills because the doctor coded incorrectly. After obtaining the required health information release, OHA sent Inquiry to Carrier. Carrier responded indicating that claims were reprocessed based on medical records from the Provider. Based on Case Manager getting medical records reviewed claim was reprocessed resulting in a savings to the consumer in the amount of **\$3,816.26**.

A consumer contacted OHA regarding a billing issue where the insurance carrier was not paying claims and they owed a large sum of money. The case manager sent an inquiry to Carrier asking why the claims were not being paid. The healthcare insurance carrier responded indicating claims were being processed, but they had to wait for funds from a stop loss carrier to pay claims. After several months of going back and forth with the company, a successful response was finally received. The Carrier provided evidence the claims were processed, paid and provided all mailing tracking information, check numbers and the names of medical providers who were paid. **Savings: \$143,848.46!**

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Email Sign-Up

OHA has saved consumers tens of millions of dollars since the agency was launched - and we've become a trusted resource and consumer advocate on all matters of healthcare insurance here in Connecticut and on developments in Washington, D.C. that can affect us. We share these changes and information in many ways - social

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newsletter. If you know somebody who is not getting this newsletter on a regular basis - or is only getting it because it's shared with them - OHA invites one and all to join our exclusive email list. Sign up for the [newsletter](#) here.



The OHA will help you during this crisis get you the assistance you need.

[OHA Resources](#)



Many other services are covered by the Department of Social Services (DSS).

[Department of Social Services](#)



Compare the cost of non-emergent healthcare treatments before you get the bill.

[Healthscore CT](#)

Our New Website



We invite you to visit our new website!

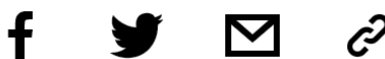
It can be found here: <https://portal.ct.gov/oha>

Notice the new address. It's slightly different than the old one but no worries if you happen to forget, it will automatically redirect you to our new one. Read, enjoy, be informed and know your rights and responsibilities in the fast moving world of healthcare insurance. There are many helpful tips, links and great information you'll find useful.



Our Mission

The mission of the Office of the Healthcare Advocate (OHA) is to assist consumers with healthcare issues through the establishment of effective outreach programs and the development of communications related to consumer rights and responsibilities as members of healthcare plans. OHA focuses on assisting consumers in making informed decisions when selecting a health plan; assisting consumers to resolve problems with their health insurance plans and tracking trends of issues/problems, which may require administrative or legislative intervention, or advocacy with industry, the public, or other stakeholders



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